

## ALL YOU NEED TO KNOW ABOUT COVERAGE CHANGES

### WHAT IF I'M ALREADY COVERED?

**3 reasons** to stick with your student Plan:

- 1 Most plans don't offer coverage for vaccinations, travel, or vision, but your student Plan covers those benefits—and for much less!
- 2 You can combine plans to maximize your overall coverage—up to 100%.
- 3 Your parent's insurance plan could stop covering you completely if you're a part-time graduate student over 21, or a full-time graduate student over 25.

### FAMILY ENROLMENTS

You can enrol your family (spouse and/or dependent children) each year by paying an additional fee, over and above your fee as a member of the Plan. Common law and same-sex couples are eligible.



**ADD UNLIMITED DEPENDANTS TO YOUR PLAN**

Visit [www.studentcare.ca](http://www.studentcare.ca) for eligibility details. Enrolment forms are available at the SOGS office, located in the University Community Centre, Room 260, and on the SOGS website ([sogs.ca](http://sogs.ca)).

### OPTING OUT

- 1 Use the Graduate Student Portal at <https://grad.uwo.ca/student/index.cfm>
- 2 Provide proof of your alternative health and dental coverage (such as a copy of your benefits card or a letter from your parent's or spouse's employer) if requested by SOGS staff.
- 3 Receive a refund on your tuition statement shortly after the Change-of-Coverage Period.

### WHEN CAN I CHANGE MY COVERAGE?

- ▶ Fall Term (enrolments and opt outs): **SEPT. 1 – 30, 2017**
- ▶ Winter Term (enrolments and opt outs for new students only): **JAN. 2 – 31, 2018**
- ▶ Spring Term (enrolments and opt outs for new students only): **MAY 1 – 31, 2018**

## THE EASE OF CLAIMING AT YOUR FINGERTIPS

### QUICK CLAIMING & REIMBURSEMENT

Submit your claims quickly and securely through your smartphone!

Search **Studentcare mobile** to download the app now.



### SAVE MORE MONEY!

- **Your Plan Coverage**  
You're covered for the insured portion of your Plan regardless of the health practitioner you choose.
- **Using the Studentcare Networks**  
By consulting a Network member, you'll get additional coverage.

Example of a claim made using a Studentcare Dental Network practitioner:



### EXCLUSIVE SAVINGS FROM NETWORK PARTNERS



**\$50 OFF**  
PER EYE ON STANDARD LASIK

**\$100 OFF**  
PER EYE ON CUSTOM LASIK



WITH COUPON CODE **STUDENTCARE17**:

**10% OFF**  
CONTACT LENSES

**25% OFF**  
EYEGLASSES (EXCLUDING OAKLEY AND ARNETTE BRANDS)



PREFERRED RATES ON 50-MINUTE ADULT THERAPY OR COACHING SESSIONS

Independent specialists

**30% OFF**  
PRESCRIPTION EYEGLASSES, UP TO \$75

DISCOUNTS ON EYE EXAMS AND CONTACT LENSES



**10% OFF** PRESCRIPTION DRUGS (MAX \$40)

**20% OFF** SELECT REGULARLY PRICED REXALL BRAND NON-PRESCRIPTION PRODUCTS

and more!

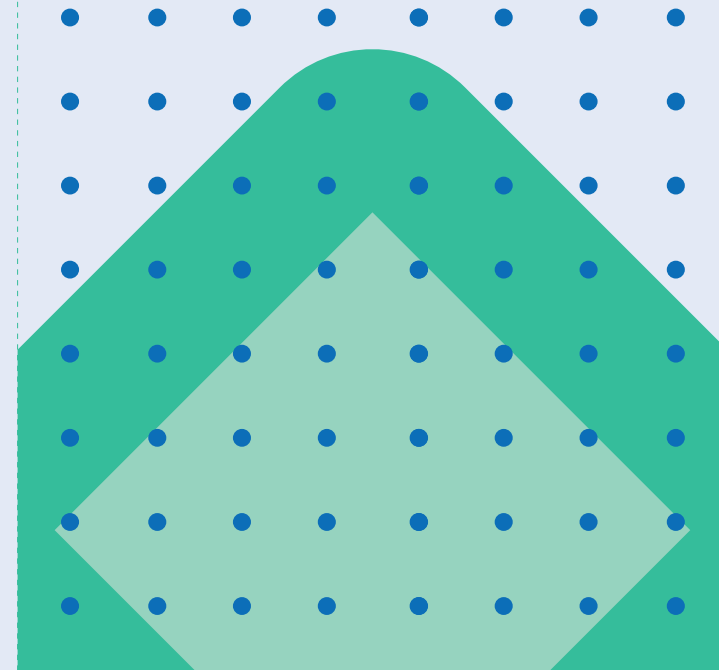
DENTISTS, PHYSIOTHERAPISTS, MASSAGE THERAPISTS, AND CHIROPRACTORS



Society of Graduate Students  
Western University

2017-2018

## YOUR SOGS STUDENT HEALTH & DENTAL PLAN



## ALL YOU NEED TO KNOW ABOUT YOUR PLAN

### WHAT IS A HEALTH AND DENTAL PLAN?

- Extended health and dental coverage that fills the gaps in provincial health care and other basic health-care programs.
- Service provided by your student society, SOGS, and administered by Studentcare, the leading provider of student health and dental plans in Canada.

### WHO'S COVERED?

All full-time graduate students at Western University who have paid their ancillary fees and who are members of the Society of Graduate Students (SOGS) are automatically covered by the SOGS Health & Dental Plan.

Certain exceptions exist. Please check your student account to confirm if you have been charged the Plan fees.

The following students may be eligible to enrol themselves in the Plan:

- Part-time students
- Co-op students on Work Term in the fall
- Students on leave
- Practicum or internship students on Work Term in the fall
- Post-doctoral fellows and associates

Find out more at:

- [www.studentcare.ca](http://www.studentcare.ca)
- <http://sogs.ca/index.php/member-services/health-dental-coverage>

### HOW MUCH DOES IT COST?

For details on fees, visit the SOGS office (located in the University Community Centre, Room 260) or the SOGS website ([sogs.ca](http://sogs.ca)).

### WHAT ARE MY GROUP NUMBERS?

- ▶ Health, vision, and dental:  
**Q1109** (insured by Desjardins Financial Security Life Assurance Company)
- ▶ Travel:  
**97180** (administered by Blue Cross)

**STUDENTCARE.CA**  
**TOLL-FREE: 1 866 358-4435**

Society of Graduate Students (SOGS)  
Rm. 260, University Community Centre  
Western University  
London, ON N6A 3K7  
[sogs.ca](http://sogs.ca)

QUESTIONS?

## HEALTH & DENTAL PLAN BENEFITS

### HEALTH – MORE THAN \$10,000



| Health Coverage   | Per Visit / Purchase | Per Policy Year                                  |
|---|----------------------|--|
| <b>PRESCRIPTION DRUGS &amp; VACCINATIONS</b><br>Covers the dispensing fee up to \$8 per prescription, refill, or vaccination. | <b>UP TO 80%</b>     | <b>\$3,500</b>                                   |
| <b>ACUPUNCTURIST</b>  | 80%                  | \$500  |
| <b>CHIROPRACTOR</b><br>Requires a referral from an MD.  | 80%                  | \$500  |
| <b>MASSAGE THERAPIST</b><br>Requires a referral from an MD.   | 80%                  | \$500  |
| <b>NATUROPATH</b>   | 80%                  | \$500  |
| <b>DIETITIAN</b>  | 80%                  | \$500  |
| <b>PHYSIOTHERAPIST</b><br>Requires a referral from an MD.   | 80%                  | \$500  |
| <b>PSYCHOLOGIST/PSYCHOTHERAPIST</b>   | 80%                  | \$500  |
| <b>PODIATRIST</b>   | 80%                  | <b>COMBINED MAXIMUM OF \$500 PER POLICY YEAR</b> |
| <b>CHIROPODIST</b>  | 80%                  |  |
| <b>OSTEOPATH</b><br>Must be a doctor in osteopathic medicine.   | 80%                  | \$500  |
| <b>SPEECH THERAPIST</b>   | 80%                  | \$500  |

**PLUS: HOSPITALIZATION, TUTORIAL BENEFIT, AMBULANCE, DENTAL ACCIDENT, MEDICAL EQUIPMENT, TUITION INSURANCE, AND MORE.**

### VISION – UP TO \$350



| Vision Coverage  | Amount Covered | Eligible Every       |
|--|----------------|----------------------|
| <b>EYE EXAMS, EYEGLASSES, OR CONTACT LENSES</b><br>Eye exams must be performed by a licensed optometrist. Receipts for eyeglasses and contact lenses must include the prescribed strength, or provide the detailed prescription. | <b>\$200</b>   | <b>24 MONTHS</b>     |
| <b>LASER EYE SURGERY</b>   | <b>\$150</b>   | <b>1 POLICY YEAR</b> |

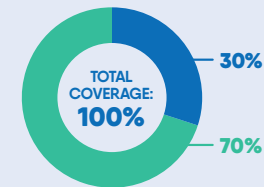
### DENTAL – UP TO \$500



- Insured Portion
- Studentcare Dental Network Savings

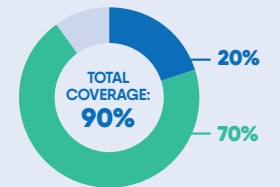
#### PREVENTIVE SERVICES

Recall exams, cleanings, x-rays, scaling

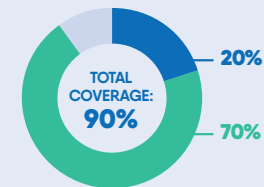


#### BASIC SERVICES

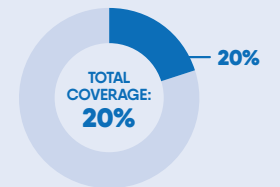
Fillings, endodontics (root canals), periodontics (gum treatments)



#### EXTRACTION OF IMPACTED TEETH



#### MAJOR RESTORATIVE



### TRAVEL – UP TO \$5,000,000



| Travel Coverage  | Amount Covered     | Eligible            |
|--|--------------------|---------------------|
| <b>TRAVEL HEALTH COVERAGE</b><br>Visit <a href="http://studentcare.ca">studentcare.ca</a> to find out how you can extend coverage for a student exchange/internship. | <b>120 DAYS</b>    | <b>PER TRIP</b>     |
| <b>MEDICAL INCIDENT</b><br>In case of a medical emergency.   | <b>\$5,000,000</b> | <b>PER INCIDENT</b> |
| <b>TRIP CANCELLATION</b><br>Pre-paid, non-refundable trip expenses in case of a medical emergency.   | <b>\$1,500</b>     | <b>PER TRIP</b>     |
| <b>TRIP INTERRUPTION</b><br>In case of a medical emergency.  | <b>\$5,000</b>     | <b>PER TRIP</b>     |